**📊 Credit Scoring Criteria**

Each student will be assigned a **Credit Score (out of 100)** based on the following weights:

1. **Academic Performance – 20 points**
   * High GPA/CGPA → Higher score
2. **Family Income – 20 points**
   * Stable / higher income → Higher score
3. **Spending Behavior – 25 points**
   * Controlled spending, limited unnecessary expenses → Higher score
   * Too many subscriptions or high Zomato spending → Lower score
4. **Existing Loans / Financial Obligations – 15 points**
   * No loans → Higher score
   * Multiple loans → Lower score
5. **Savings & Budgeting Habits – 10 points**
   * Consistent saving → Higher score
6. **Other Factors (Internships, part-time work, etc.) – 10 points**
   * Financial independence → Higher score

✅ Final Credit Score will be:  
**Total Points (out of 100) = Sum of all category scores**

For example:

* Student A → 80/100 (Good creditworthiness)
* Student B → 55/100 (Moderate risk)
* Student C → 35/100 (High risk)

**🎯 Score Breakdown**

**1. Academic Performance (20 points)**

* GPA / CGPA% ≥ 85% → 20 points
* 70–84% → 15 points
* 55–69% → 10 points
* < 55% → 5 points

**2. Family Income (20 points)**

* ₹10,00,000 annual → 20 points
* ₹5–10 lakh → 15 points
* ₹2–5 lakh → 10 points
* < ₹2 lakh → 5 points

**3. Spending Behavior (25 points)**

* Balanced spending, <20% income on Zomato/Subscriptions → 25 points
* 20–40% income spent → 20 points
* 40–60% → 15 points
* 60% → 10 points

**4. Existing Loans (15 points)**

* No loan → 15 points
* Small loan (<₹50k) → 10 points
* High loan (>₹50k) → 5 points

**5. Savings & Budgeting (10 points)**

* Saves monthly (≥20% of allowance/income) → 10 points
* Saves sometimes → 7 points
* Rarely saves → 5 points
* No savings → 2 points

**6. Other Factors (10 points)**

* Internship/part-time earning → 10 points
* Skill certifications / extra contribution → 7 points
* No extra → 5 points